

In re:  
Kenneth Chism  
Donna Chism  
Debtors

Case No. 16-15128-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth Chism, Donna Chism, 7417 Elmwood Avenue, Philadelphia, PA 19153-1414
cr	+ Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719
cr	+ The Bank of New York Mellon, et al, its assignees, c/o Prober & Raphael, ALC, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
13762909	++ AMERICAN CREDIT EXCHANGE, PO BOX 31622, LAS VEGAS NV 89173-1622 address filed with court:, American Credit Exchange, Inc., 5920 S Rainbow Blv, Las Vegas, NV 89118
13762915	+ Credit First/CFNA, Bk13 Credit Operations, P.O. Box 818011, Cleveland, OH 44181-8011
13762916	+ Ditech Financial LLC, 332 Minnesota St, Ste 610, Saint Paul, MN 55101-1314
13762917	+ Eagle One Federal Credit Union, P.O. Box 33345, Philadelphia, PA 19142-0545
13762920	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
13762921	+ Hoosier United Credit, 130 E. Washington Street, Indianapolis, IN 46204-4605
13762922	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, P.O. Box 1799, Akron, OH 44309-1799
13762923	+ Lendmark Financial Services, Barclay Square Shopping Center, 1500 Garrett Road, Ste F, Upper Darby, PA 19082-4519
14024856	+ PROBER & RAPHAEL,, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
13762927	+ Philadelphia Federal Credit Union, 12800 Townsend Rd, Philadelphia, PA 19154-1095
13762928	+ Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898
13839037	THE BANK OF NEW YORK MELLON, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14467251	+ THE BANK OF NEW YORK MELLON, F/K/A, The Bank of New, C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000 Philadelphia, PA 19106-1541
13762934	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
13762933	+ Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
13869210	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13773247	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13762935	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
13762936	+ Visa Dept Store National Bank, Attn: Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053
13762937	Wells Fargo, PO Box 10368, Des Moines, IA 50306-0368
13774547	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657
14072530	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq.,

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			Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	2001 Western Avenue, Oak Harbor Capital Opportunit, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
cr	Email/PDF: gecscdi@recoverycorp.com	Apr 17 2021 03:50:17	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13850456	+ Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13762910	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 17 2021 03:36:00	Citadel Federal Cred Union, Attn: Collections/Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
13762911	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:02:30	Citibank, Citicorp/Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
13762912	+ Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, Water Revenue Bureau, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102-1663
13762913	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 17 2021 03:35:00	Convergent Outsourcing, Inc, P.O. Box 9004, Renton, WA 98057-9004
13762914	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 17 2021 03:37:00	Credit Collection, P.O. Box 710, Norwood, MA 02062-0710
13835489	Email/Text: G06041@att.com	Apr 17 2021 03:35:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
13762919	+ Email/Text: bknotice@ercbpo.com	Apr 17 2021 03:34:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13794517	Email/Text: ktramble@lendmarkfinancial.com	Apr 17 2021 03:31:00	Lendmark Financial Services LLC assignee of, Springleaf Financial Services of Pennsylv, 2118 Usher Street NW, Covington, Georgia 30014
13762924	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2021 03:52:36	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
13767589	Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2021 04:02:11	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13817612	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2021 03:34:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13762925	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2021 03:34:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
13762926	+ Email/Text: bnc@nordstrom.com	Apr 17 2021 03:31:27	Nordstrom FSB, Correspondence, P.O. Box 6555, Englewood, CO 80155-6555
14499124	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	Oak Harbor Capital Opportunities Fund V, LP, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13769368	Email/PDF: rmscedi@recoverycorp.com	Apr 17 2021 04:11:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
14113787	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 03:51:59	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13762929	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 04:01:34	Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541

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13804477	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 03:52:01	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13812296	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 17 2021 03:34:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13765555	Email/Text: bnc-quantum@quantum3group.com	Apr 17 2021 03:32:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
13765603	Email/PDF: rmscedi@recoverycorp.com	Apr 17 2021 04:01:50	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13789139	Email/PDF: ais.sprint.ebn@americaninfosource.com	Apr 17 2021 04:00:53	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14191166	Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 03:50:17	Synchrony Bank, PO Box 530912, Atlanta, GA 30353-0912
13810573	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:09:29	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13762931	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 03:50:17	Synchrony Bank, P.O. Box 965064, Orlando, FL 32896-5064
13762932	+ Email/PDF: gecsed@recoverycorp.com	Apr 17 2021 04:00:17	Synchrony Bank/Walmart, P.O. Box 965064, Orlando, FL 32896-5064
13837290	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14036365	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 17 2021 03:31:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 34

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
cr	*+	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
13762930	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
13762918	##+	Eastern Account System, 75 Glen Rd, Ste 310, Sandy Hook, CT 06482-1175

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:**

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Toyota Motor Credit Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Joint Debtor Donna Chism brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Kenneth Chism brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as trustee for the certificateholders of the CWABS Inc. Asset-Backed Certificates, Series 2005-14, as authorized servicer for CWABS, Inc., Asset-B bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor The Bank of New York Mellon et al, its assignees and/or successors in interest jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Et Al... bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Kenneth Chism and Donna Chism  
Debtor(s)

Bankruptcy No: 16-15128-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21